



PHONE INSURANCE

PROTECT YOUR NEW PHONE.



WHY PROTECT YOUR VIRGIN MOBILE® PHONE WITH PHONE INSURANCE?

You accidentally drop your phone in the street. It slips out of your pocket in the cab. You forget it at the restaurant. The dog buries it in the backyard.

Stuff happens. And without protection, you could get stuck paying full price to replace your phone.

WITH PHONE INSURANCE, YOUR PHONE IS PROTECTED IN THE EVENT OF:

- / Loss
- / Theft
- / Accidental damage (including liquid damage)
- / Out-of-warranty mechanical or electrical breakdown

PROTECT YOUR DATA

Gadget Guardian™ powered by Lookout is an app that allows you to issue commands to locate, lock or wipe your smartphone* if it becomes lost or stolen. You can also sound an alarm, even if the phone is in silent or vibrate mode.

To download, scan this QR code:



or go to myphoneguardian.com— your one stop shop for filing or tracking a claim, deductible information, details about Gadget Guardian™ powered by Lookout and more!

ENROLL TODAY

You can enroll in Phone Insurance within 30 days of purchasing your new phone and activating on a Beyond Talk plan. Phone Insurance is optional and is not required to purchase the phone or to activate wireless services. Your device must be fully operational and have no physical damage at the time of enrollment to be eligible for coverage.

*Gadget Guardian™ availability and features may vary by device.

ENJOY PEACE OF MIND FOR \$7 PER MONTH

Get worry-free protection for \$7 per month for your enrolled phone. Charges for Phone Insurance are separate from your wireless service and appear as an individual line item on your account.

DEDUCTIBLES

Should the unexpected happen, once your claim is approved, a non-refundable deductible will be collected from you by credit card, pre-paid credit card or debit card.

A \$20, \$50, \$100 or \$175 deductible will apply depending on the phone. Please visit myphoneguardian.com or see an associate to determine your deductible amount.

Your phone will be replaced with a reconditioned one of like kind and quality. In the event a reconditioned phone is not available, the replacement will be a new phone of like kind and quality.



FILE A CLAIM QUICKLY AND EASILY @ MYPHONEGUARDIAN.COM

If you need to file a claim, simply visit myphoneguardian.com 24 hours a day, 7 days a week. You may receive your replacement phone as early as next business day! If you prefer to speak to a Customer Service Representative to process your claim, please call 1-844-534-3098. Proof of loss may be required.

If the approved claim involves a damaged or malfunctioning phone, you will be provided with detailed information on how to return the device.

If your phone is lost or stolen, call Virgin Mobile® at 1-888-322-1122. Virgin Mobile® will secure your account balance and information, as well as help you keep your phone number.

With Phone Insurance, you are eligible for a maximum of two approved claims within a 12-month period beginning with the date of the first replacement.

HAVE YOUR INFORMATION READY

The claim must be filed within 60 days of the incident. Please be sure to have the following information handy:

- / Your wireless phone number
- / Phone manufacturer, make, model and account PIN
- / Deductible payment method
- / Additional information, as requested, may be necessary

RECORD YOUR CLAIM INFO

Wireless Phone Number

Date Phone Purchased

Make

Model

Claim Number

Date Claim Filed

Date Claim Approved

PHONE INSURANCE COVERAGE SUMMARY

This is a brief description of the coverages and exclusions that apply to Phone Insurance. Please visit myphoneguardian.com to view the complete insurance policy carefully to determine your rights, duties, and what is and is not covered.

- / Virgin Mobile® employees are not fully-licensed insurance agents. Phone Insurance may duplicate other insurance coverages, such as homeowner's or renter's insurance, which you may already have. The Plan's insurance coverage would be primary to any such other coverage. Virgin Mobile® and its employees are not qualified or authorized to evaluate the adequacy of your existing insurance coverages. You can check with a licensed agent for a personal insurance assessment.
- / Virgin Mobile® receives compensation for the amount you pay each month for this plan.
- / You are eligible for a maximum of two approved claims within a twelve (12) month period. There is a per claim limit of up to \$1,500 for each replacement device and accessories.
- / Virgin Mobile® Phone Insurance covers any standard accessories included with the original purchase of the technology.
- / Please remember that damaged or malfunctioning phones must be returned within ten (10) days of receiving your replacement phone. If the phone is not returned, you will be charged an unrecovered equipment fee not to exceed \$200.
- / Causes of Loss Not Covered: Losses caused or resulting from the following are not covered: cosmetic damage; corrosion or rust; pre-existing conditions; failure to follow manufacturer's maintenance recommendations; intentional or dishonest acts; unauthorized repairs or replacements; delay or loss of market, loss of income, or interruption of business; costs recoverable under any product warranty. Refer to coverage documents for a complete list of exclusions.
- / Term: Coverage starts at 12:01 a.m. on the date of your enrollment. If you enroll after your purchase/ activation date, your coverage begins at the start of your next billing cycle. To be eligible for Phone Insurance, you must enroll in the plan within thirty (30) days of purchasing your new Virgin Mobile phone with an accompanying Monthly Unlimited Plan. No premium will be collected until coverage begins.

- / Cancellation: Phone Insurance is optional and you can cancel your coverage at any time by calling 1-888-322-1122. If you cancel between monthly billing cycles, you will receive a prorated refund or credit for any unearned premium. This is a monthly renewable plan and must be paid on a monthly basis. If you don't pay the monthly charge, the plan will terminate.
 - / For Smartphones Only: Gadget Guardian™ powered by Lookout: app must be downloaded and its availability may vary by device. Gadget Guardian™ is provided by a third party. Once installed, an End User Licensing Agreement, including product rights and terms of use from that third party, will be provided. We do not warrant mobile phone compatibility. Gadget Guardian™ is part of the Phone Insurance program, but is not an insurance product or a service contract. Other exclusions and conditions may apply.
 - / Provider Information: The Program is a replacement service provided to customers of Virgin Mobile. This coverage is underwritten by the Zurich American Insurance Company. eSecuritel Agency, LLC is the licensed agent and eSecuritel Holdings, LLC administers the program.
- The CA license number for eSecuritel Agency, LLC DBA eSecuritel Insurance Agency is 0H08204. For CA consumers, the California Department of Insurance consumer hotline is 1-800-927-HELP (4357). For MD customers, the Maryland Department of Insurance consumer hotline is 1-800-492-6116. Coverage is provided under a master policy issued to Virgin Mobile. The Master Policy Number is IM 5470996-00.
- We are pleased to offer a greener approach to document delivery for your Phone Insurance. Electronic document delivery allows you to receive and store your coverage documents and other important information immediately. It also reduces the amount of paper you receive in the mail, which helps protect our environment. Please go to myphoneguardian.com to view all program terms and conditions, including a complete copy of the Master Policy.

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